

United States Bankruptcy Court
District of Puerto Rico

In re ABDEL TORRES RODRIGUEZ; MARIBEL GORBEA DIAZ
 Debtor

Case No. 09-07086

Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of page in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individuals also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file under Chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 350,000.00		
B-Personal Property	Yes	3	\$ 19,050.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 307,650.00	
E-Creditors Holding Unsecured Priority Claims	Yes	2		\$ 54,618.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$121,807.00	
G-Executory and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 6,694
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 7,366
Total		18	\$ 369,050.00	\$ 484,075.00	

In re

Abdel Torres Rodriguez; Maribel Gorbea Diaz

Debtor

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(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife Joint, or Community)." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Interests in Property	Husband, Wife Joint, or Community Debtor's	Current Market Value of Debtor's Interest in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residential Property, Principal Home of Debtors, located at: LE-38, Hacienda San José Caguas, PR	owners	C	\$350,000	\$290,000
Total			\$ 350,000.00	

(Report also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			0
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Doral Bank checking account no xxxxxx2594		\$100
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			0
4. Household goods and furnishings, including audio, video, and computer equipment.		Home appliances, home furniture and miscellaneous home equipment:		
		TV Set		350
		TV Set		
		Room furniture		300
		refrigerator		450
		Living room furniture		350
		microwave		50
		Small appliances		100
		stove		250
		Dining set		200
		dryer		100
		washer		150
		Room furniture		300
		Room furniture		300
		Others		50
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape compact disc, and other collections or collectibles.	X			0
6. Wearing apparel.		Clothing for personal use		750

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TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
7. Furs and jewelry.		Personal watches and minor personal jewelry		150
8. Firearms and sports, photographic, and other hobby equipment.	X			0
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			0
10. Annuities, itemize and name each issuer.	X			0
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			0
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			0
13. Interests in partnerships or joint ventures. Itemize.	X			0
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			0
15. Accounts Receivable.	X			0
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			0
17. Other liquidated debts owing debtor include tax refunds. Give particulars.	X			0
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			0
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			0
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			0

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TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other intellectual property. Give particulars.	X			0
22. Licenses, franchises, and other general intangibles. Give particulars.	X			0
23. Automobiles, trucks, trailers, and other vehicles.		Mazda MZD3, year 2006, license GOK418		\$15,000
24. Boats, motors, and accessories.	X			0
25. Aircraft and accessories.	X			0
26. Office equipment, furnishings, and supplies.		Office furniture		800
27. Machinery, fixtures, equipment and supplies used in business.	X			0
28. Inventory.	X			0
29. Animals.	X			0
30. Crops growing or harvested. Give particulars.	X			0
31. Framing equipment and implements.	X			0
32. Farm supplies, chemicals, and feed.	X			0
33. Other personal property of any kind not already listed. Itemize.	X			0

continuation sheets attached

Total

\$ 19,050.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)☒ 11 USCA § 522(b)(1): Exemptions provided in 11 USCA § 522(d). Note: These exemptions are available only in certain states.☐ 11 USCA § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period that in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
Personal clothes	11 USCA § 522(d)(3) \$525 item \$10,775 max	\$750	\$750
Cash on hand and checking account	11 USCA § 522(d)(3)	\$100	\$100
Home furniture and appliances as itmized in Schedule B	11 USCA § 522(d)(3) \$525 item \$10,775 max	\$2,600	\$2,600
Residential Home	11 USCA § 522(d)(1) \$20,200 per spouse	\$40,400	\$350,000
Personal jewelry	11 USCA § 522(d)(4) \$1,350 max	\$150	\$150
Motor Vehicle Mazda 2006	11 USCA § 522(d)(2) & 11 USCA § 522(d)(5). \$3,225 max + \$1,075 item	\$4,300	\$15,000

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of the claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO: XXXXXXXX9608 Popular Mortgage PO Box 362708 . San Juan, PR 00936-2708		Mortgage for residential property, principal home of debtors VALUE: \$ 350,000.00				\$290,000	
ACCOUNT NO: XXXXXX4224 FirstBank PO Box9146 San Juan, PR 00908-0146		Car loan, mazda mzd3 2006, april 2006 VALUE: \$12,575				\$16,300	
ACCOUNT NO: Hacienda San José (Cuotas de Mantenimiento) Carr 156 Km 55.6 Bo. Cañaboncito Caguas, PR 00925		Payment of residential complex maintenance to Association of resident's VALUE: \$350,000			X	\$1,350	
ACCOUNT NO: 		 VALUE: \$				0	

Subtotal®
(Total of this page) **\$ 307,650.00**

Total®
(Use only on last page)
(Report total also on Summary of Schedules) **\$ 307,650.00**

0 Continuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor of the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled, "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 USCA § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 USCA § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 USCA § 507(a)(4).

☐ **Certain farmers and fisherman**

Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 USCA § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services of personal, family, or household use, that were not delivered or provided. 11 USCA § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 USCA § 507(a)(7).

☒ **Taxes and Other Certain Debts owed to Governmental**

Taxes, customs, duties, and penalties owing to federal, state, and local governmental units as set forth in 11 USCA § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 USCA § 507(a)(9).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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ACCOUNT NO: XXX-XX-8982							
Internal Revenue Service Insolvency Unit Mercantil Plaza Bldg. 2 Ponce De Leon Ave. RM 1014 San Juan, PR 00918-1693		Debtor Abdel Torres' Personal social security payments, including interests and penalties			X	\$19,553	\$8,922
		VALUE: \$0					
ACCOUNT NO: XXX-XX-5080							
Internal Revenue Service Insolvency Unit Mercantil Plaza Bldg 2 Ponce De Leon Ave. RM 1014 San Juan, PR 00918-1693		Debtor Maribel Gorbea's Personal social security payments			X	\$35,065	\$3,856
		VALUE: \$0					
ACCOUNT NO:							
		VALUE: \$					
ACCOUNT NO:							
		VALUE: \$					
ACCOUNT NO:							
		VALUE: \$					
ACCOUNT NO:							
		VALUE: \$					

Sheet 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Claims

Subtotal®
(Total of this page) **\$ 54,618.00**
Total®
(Use only on last page of Schedule F) **\$ 54,618.00**
(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO: XXXX2044 Money Express PO Box 9146 San Juan, PR 00908-0 146		Personal loan, several years old				\$5026
ACCOUNT NO: Municipio Caguas Patente PO Box 907 Caguas, PR 00726-0907		Professional office municipal tax More than three years old				\$576
ACCOUNT NO: XXXXX3559 LVNV Funding LLC (SEARS) PO Box 325 Lawrence, MA 01842-0325		Sales of goods, several years old				\$2114
ACCOUNT NO: XXXXXX6954 Eurolease PO Box 192099 San Juan PR 00919-2009		Car leasing, unit returned to lessor more than a year ago				\$6,897
Subtotal® (Total of this page)						\$ 14,613.00
Total® (Use only on last page of the completed Schedule F)						\$

5 Continuation sheets attached

(Report total also on
Summary of Schedules)

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(if known)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO: XXXXXX2539						
Eurolease PO Box 192099 San Juan PR 00919-2009		Car leasing, unit returned to lessor more than a year ago				\$23,310
ACCOUNT NO: XXXX1083						
Centennial PR PO Box 71514 San Juan, PR 00936-8614		Cellular phone service, inactive, more than a year old				\$322
ACCOUNT NO: XXXX1164						
Centennial PR PO Box 71514 San Juan, PR 00936-8614		Cellular phone service, inactive, more than a year old				\$180
ACCOUNT NO: XXXXXX0069						
JCPenny PO Box 10001, Dallas, TX 75301-7311		Credit card, revolving account,				\$2,481
ACCOUNT NO: XXXXXX4754						
AAA PO Box 70101 San Juan PR 00936-8101		Utility service, current year				\$394
ACCOUNT NO: XXXXXX0043						
Singular PO Box 1966 Southgate MI 48 195-0966		Cellular phone service, inactive, more than a year old				\$358

Sheet 1 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority
Claims

Subtotal®
(Total of this page)

\$ 27,045.00

Total®
(Use only on last page of the completed Schedule F)

(Report total also on Summary of Schedules)

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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO: XXXXXXXX0549 AdvanceAuto 5008 Airport Road Roanoke, VA 24012		Transportation services, Unknown date				\$1,000
ACCOUNT NO: XXXXXXXX6678 Island Financial PO Box 362589 San Juan PR 00936-2589		Personal loan, More than a year old				\$2,000
ACCOUNT NO: XXXXXXXX7020 JC Penny PO Box 10001, Dallas, TX 75301-7311		Credit card, revolving account, more than a year old				\$1,001
ACCOUNT NO: 3505553402 Mueblerías Berríos Calle Munoz Rivera # 13 Cidra, PR 00739		Sale of goods, more than a year old				\$4,629
ACCOUNT NO: XXXXXXXX9812 PB-SPNH Pep Boys (GE Money Bank) PO Box 960061 Orlando Florida 32896-0061		Credit card, revolving account, more than a year old				\$498
ACCOUNT NO: XXXXXXXX8966 FirstBank PO Box 9146 San Juan, PR 00908-0146		Personal loan, More than a year old				\$10,462
Sheet <u>2</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal® (Total of this page)
						Total® (Use only on last page of the completed Schedule F) (Report total also on Summary of Schedules)
						\$ 19,590.00

(Use only on last page of the completed Schedule F) (Report total also on Summary of Schedules)

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ACCOUNT NO: XXXXXX1002 American Express PO Box 1270 Newark, NJ 07101-1270		Credit card, revolving account, more than a year old				\$2,312
ACCOUNT NO: XXXXXX5009 Citifinancial Retail PO Box 22066 Tempe, AZ 85285-2066		Credit card, revolving account, more than a year old			x	\$1,844
ACCOUNT NO: XXX5986 Citifinancial 65 Inf. Ave. Río Piedras, PR 00929		Credit card, revolving account, more than a year old			x	\$4,607
ACCOUNT NO: XXXXXX9683 NCO Financial System (Bank of America) PO Box 192478 Hato Rey, PR 00918		Credit card, revolving account, more than a year old			x	\$6,540
ACCOUNT NO: XX4550 American Students Assit. 100 cambridge St. Suite 1600 Boston, MA 02114		Student loan, more than two years old				\$4,512
ACCOUNT NO: XXXXXX2960 Banco Santander PO Box 362589 San Juan PR 00936-2589		Personal loan, More than a year old				\$3,906
<div> <div>Sheet <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</div> <div> <div>Subtotal® (Total of this page)</div> <div>Total® (I use only on last page of the completed Schedule F) (Report total also on Summary of Schedules)</div> </div> </div>						<div>\$ 23,721.00</div>

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ACCOUNT NO: XXXXXXXX5713 Home Depot Credit Services Processing Center Des Moines, IA 50364-0500		Credit card, revolving account, more than a year old				\$1,037
ACCOUNT NO: XXXXXXXX9243 National Enterprise Bank of America 29125 Solon Road Solon, OH 44139-3442		Credit card, revolving account, more than a year old			x	\$12,210
ACCOUNT NO: XXXXX1919 Macys PO Box 183083 Columbus, OH 43218-3083		Credit card, revolving account, more than a year old			x	\$2,205
ACCOUNT NO: 						0
ACCOUNT NO: 						0
ACCOUNT NO: 						0
Sheet <u>5</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal® (Total of this page) \$ 15,452.00 Total® (Use only on last page of the completed Schedule F) \$121,807.00 (Report total also on Summary of Schedules)

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party list on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mercedes Benz PO Box 685 Roanke TX 76262	Lease of car, Mercedez-Benz C230WZ, VIN No. WDBRF52H17A951168; for business and personal use.

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(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

<i>NAME AND ADDRESS OF CODEBTOR</i>	<i>NAME AND ADDRESS OF CREDITOR</i>

In re Abdel Torres Rodriguez; Maribel Gorbea Diaz
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(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
	lyesha Ramírez Gorbea kyrsha Roberto Gorbea Diaz	21 19 41	Daughter Daughter Brother
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	Paralegal	Lawyer	
Name of Employer	Self employed	Self employed	
How long employed			
Address of Employer			

DEBTOR SPOUSE

Income: (Estimate of average income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession
or farm (attach detailed statement)

Income from real property

Interests and dividends

Alimony, maintenance or support payments payable to the
debtor for the debtor's use or that of dependents listed
above

Social security or other government assistance
(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$		\$	936
\$		\$	
\$		\$	936
\$		\$	94
\$		\$	
\$		\$	
\$		\$	
\$		\$	94
\$		\$	842
\$	654	\$	5,870
\$		\$	
\$		\$	
\$		\$	
\$		\$	
\$	654	\$	6,712
\$	7,366	\$	

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

In re Abdel Torres Rodriguez; Maribel Gorbea Diaz
Debtor

Case No. 09-07086
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 2,184
Are real estate taxes included? Yes <u>X</u> No _____	
Is Property insurance included? Yes <u>X</u> No _____	\$ 0
Utilities Electricity and heating fuel	\$ 200
Water and sewer	\$ 80
Telephone <i>+internet</i>	\$ 100
Other <u>Cable</u>	\$ 110
Home Maintenance (Repairs and upkeep)	\$ 150
Food (\$350 house+ \$140 outdoors)	\$ 490
Clothing	\$ 20
Laundry and dry cleaning	\$ 0
Medical and dental expenses	\$ 0
Transportation (not including car payments)	\$ 330
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0
Charitable contributions	\$ 0
Insurance (not deducted from wages or included in home mortgage payments)	\$ 0
Homeowner's or renter's	\$ 0
Life	\$ 0
Health	\$ 350
Auto	\$ 0
Other _____	\$ 63
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ 767
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto Mercedes	\$ 760
Other <u>Auto Mazda</u>	\$ 490
Other _____	\$ 0
Alimony, maintenance, and support paid to others	\$ 500
Payments for support of additional dependents not living at your home	\$ 0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0
Other <u>University expenses</u>	\$ 100
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 6,694
(FOR CHAPTER 12 DEBTORS ONLY)	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	0
A. Total projected monthly income	\$ 7,366
B. Total projected monthly expenses	\$ 6,694
C. Excess income (A minus B)	\$ 672
D. Total amount to be paid into plain each <u>Month</u> (interval)	\$ 672

In re Abdel Torres Rodriguez; Maribel Gorbea Diaz
Debtor

Case No. 09-07086
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. *(total shown on summary page plus 1.)*

Date December 21, 2009

Signature /s/ Maribel Gorbea Díaz
Debtor

Date December 21, 2009

Signature /s/ Abdel Torres Rodríguez
(Joint Debtor, if any)
[If Joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 USCA § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 USCA § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USCA § 110; 18 USCA § 156.

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR
PARTNERSHIP**

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the following summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. *[total shown on summary page plus 1.]*

Date _____

Signature _____

[Print or type name of individual signing on behalf of debtor]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.